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Charles H. Taylor M.C.
PRSRT STD

WNC Senior Update:

- Medicare offers more comprehensive coverage
- Defending Social Security benefits



CONGRESSMAN

CHARLES TAYLOR

SERVING WESTERN NORTH CAROLINA'S 11TH DISTRICT

Medicare Rx Drug Update

Facts About the New Comprehensive Medicare Prescription Drug Benefit

- ✓ The plan is voluntary—seniors may choose to participate if they want, or remain with their current coverage.
- ✓ The plan gives seniors a choice. Beneficiaries may choose from a number of different plans (HMOs, PPOs or traditional Medicare) so seniors can select a plan that meets their individual needs.
- ✓ The plan makes prescription drugs affordable—seniors pay only a \$250 deductible each year.
- ✓ Medicare pays for 75% of drug costs, up to \$2,250—seniors pay only 25%. Seniors pay monthly premiums of around \$35 a month. After seniors reach \$3,600 in out-of-pocket costs, Medicare will pay for 95% of their remaining prescription drug costs. Seniors pay only 5%.
- ✓ Seniors with the greatest need will receive the most help. Those with annual incomes below \$12,920 (\$17,321 for couples) pay no deductible, no monthly premium, and co-pays of just a few dollars. Seniors with annual incomes below \$14,355 (\$19,245 for couples) pay reduced deductibles, premiums, and co-pays.

Mark your calendars!

Today: Sign up. Enrollment period began November 15, 2005.

January 1, 2006: Medicare Rx Drug coverage begins.

May 15, 2006: Last day to join the benefit plan for 2006 without paying a higher premium.

**Important
Phone
Numbers**

Medicare: 1-800-MEDICARE

N.C. Department of Insurance – Seniors Health: 1-800-443-9354

Social Security Administration: 1-800-772-1213

NEW PREVENTIVE SERVICES NOW AVAILABLE

After 40 years of providing coverage for doctor visits, hospital stays, and surgeries, Medicare now covers preventive screenings in addition to soon offering prescription drug coverage. As part of the Medicare law, every new Medicare beneficiary can receive a free initial physical exam.

In addition to already covering screenings for glaucoma, as well as breast, cervical, colorectal, and prostate cancers, Medicare now covers new cholesterol, blood lipid, diabetes, and osteoporosis screenings, and new disease management programs. These screenings are important for seniors to maintain good health and a quality retirement.

Update on Social Security Benefits

Rep. Taylor has become a cosponsor of H.R. 1517, the Social Security Benefits Tax Relief Act of 2005. This legislation would repeal the arbitrary and unfair 1993 Clinton tax increase on Social Security benefits. This tax affects 10 million beneficiaries every year and Rep. Taylor supports repealing this tax on 85% of Social Security benefits for individuals with incomes above \$34,000 and couples with incomes above \$44,000. Our seniors should not be taxed on their Social Security benefits.

Additionally, contrary to what many think, the Social Security Notch is actually a simple problem that is greatly in need of a solution. Seniors born after 1916 have seen lower average Social Security benefit payments than those born shortly before then. This disparity is directly attributed to the revised benefit calculation formula that resulted from the Social Security Amendments of 1977. That is why Rep. Taylor is a cosponsor of H.R. 615, the Notch Fairness Act of 2005. This legislation would allow Notch babies to choose either lump sum payments over four years totaling \$5,000 or an improved benefit computation formula. Congress must take action to correct this unintended error.

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